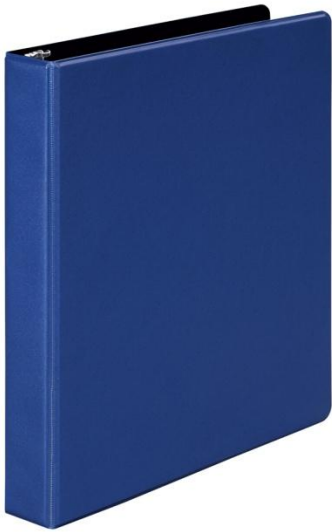


I'm not afraid of
death, I just
don't want to
be there when it
happens.

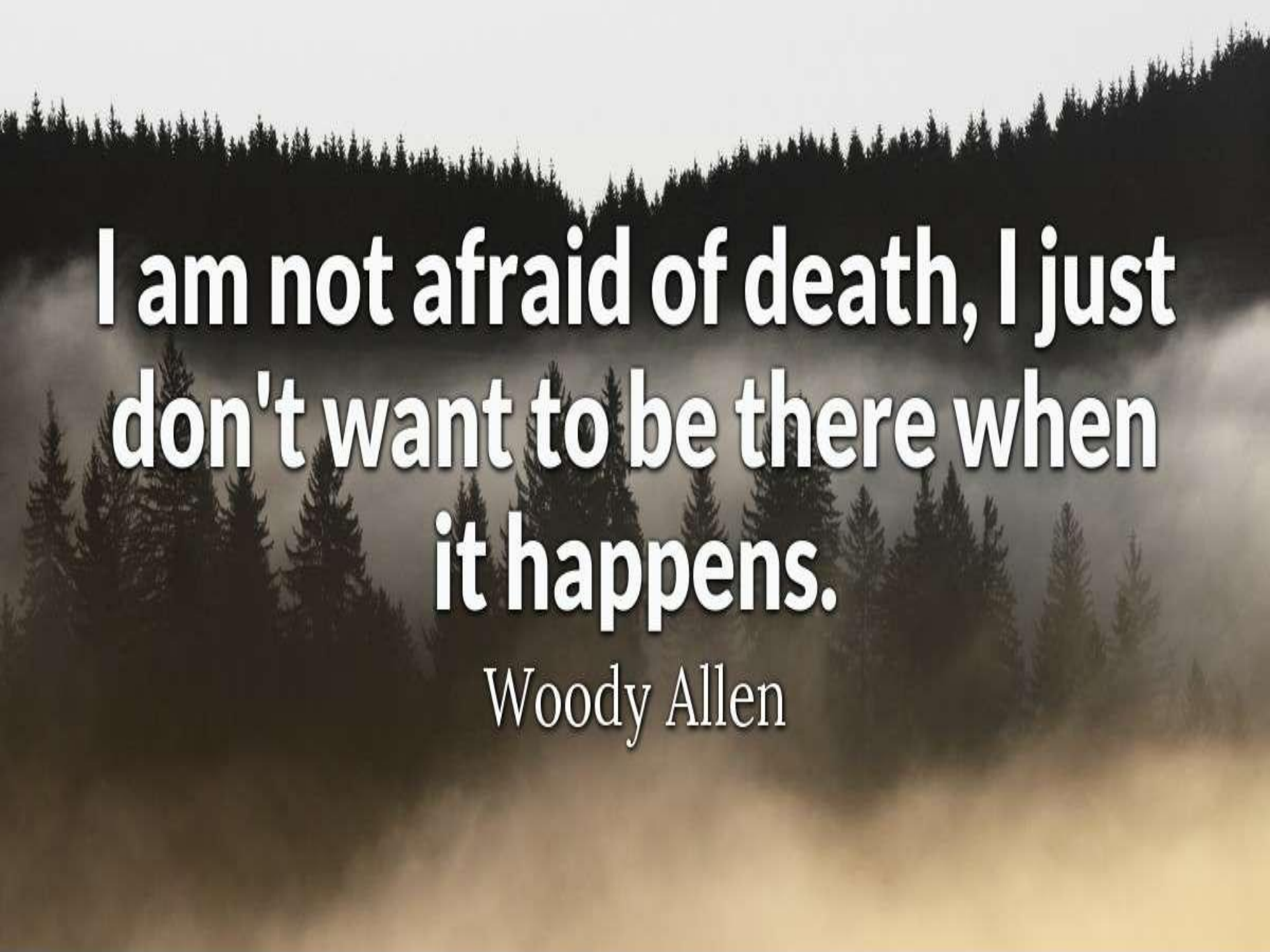


Turnover Notebook

- to assist those we leave behind

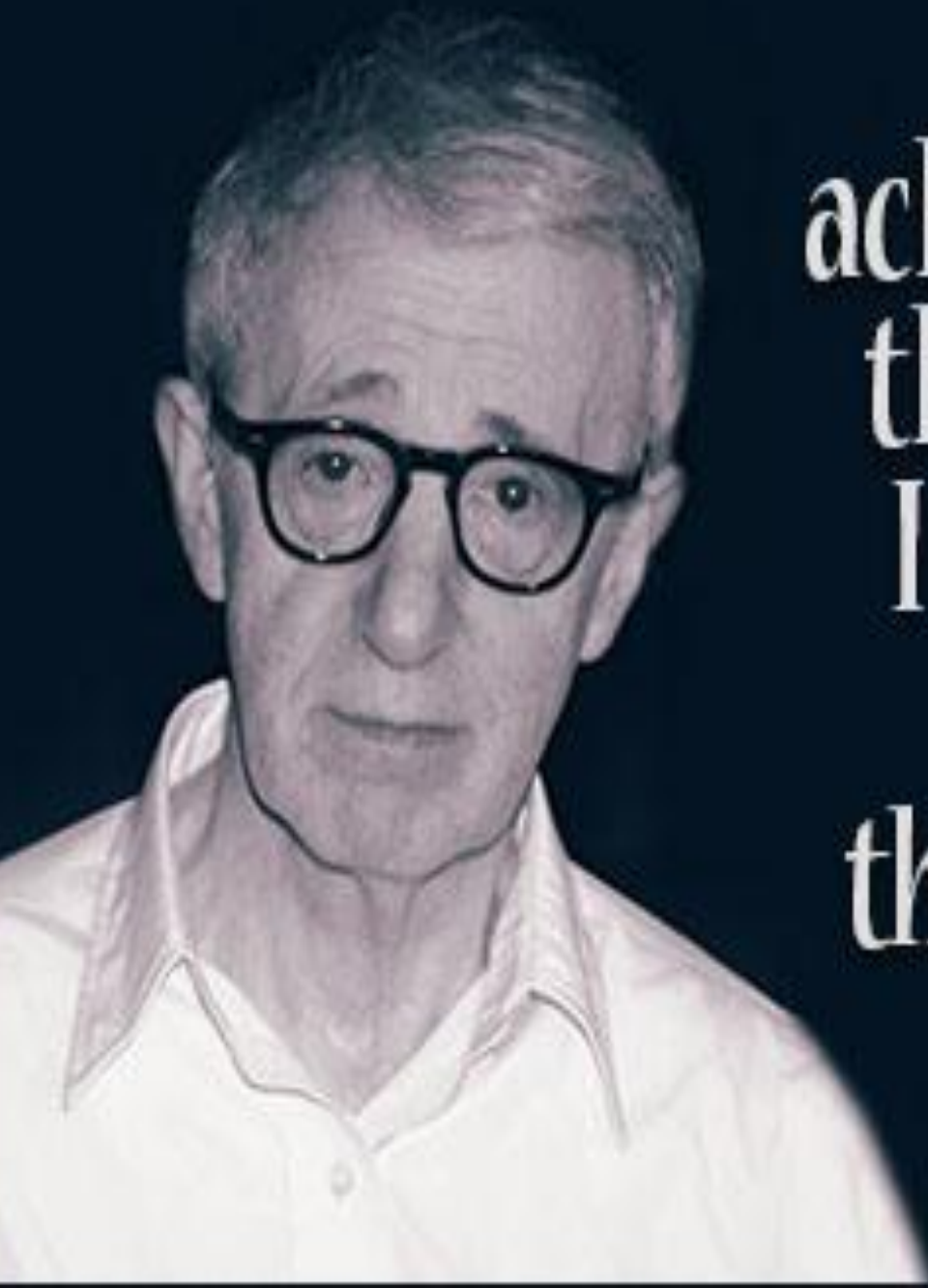
Continuing Education Program
Pendaries RV Park

mike@blackledge.com



**I am not afraid of death, I just
don't want to be there when
it happens.**

Woody Allen



I don't want to
achieve immortality
through my work;
I want to achieve
immortality
through not dying.

--WOODY ALLEN

Why a Turnover Notebook?

- Mollie's Story –
 - “Unexpected” death of spouse
 - No passwords, no access to financial accounts
 - No access to spouse's computer
- Beverly's Story –
 - “Unexpected” death of spouse
 - “Joint” Bank Accounts locked
 - Sufficient \$\$\$ in accounts; yet unable to pay funeral expenses

A Turnover Notebook would have helped!

- Long recognized Best Business Practice
- Low-tech, easy, no cost
- Helpful Life Strategy

... so what do you need?

- 3-ring notebook

... so what do you need?

- 3-ring notebook
- paper and pen

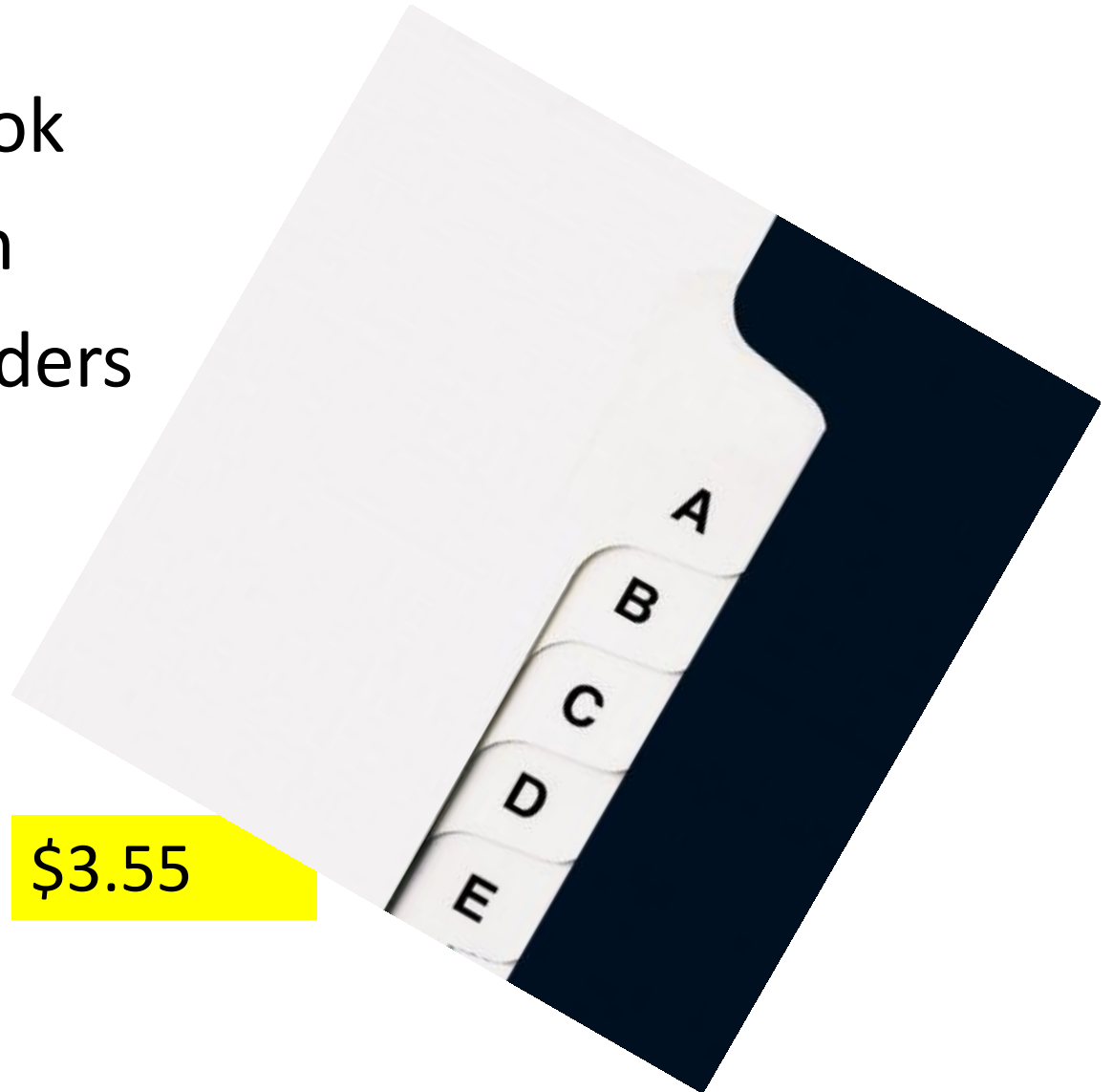
... so what do you need?

- 3-ring notebook
- paper and pen

THAT'S IT !

... if you want to make it easy:

- 3-ring notebook
- paper and pen
- Letter tab dividers



... if you want to make it easy:

- 3-ring notebook
- paper and pen
- Letter tab dividers
- Use your computer for Table of Contents
(pen & ink changes until you update)

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- paper and pen
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- Use your computer for Table of Contents
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- 3-hole Pocket dividers for **loose items**



... if you want to make it easy:

- 3-ring notebook
- paper and pen
- Letter tab dividers
- Use your computer for Contents and Index
(pen & ink changes until you update)
- 3-hole Pocket dividers for loose items
- 3-hole (or even a hand-held) punch



How to Organize your Notebook?



Intro

This 3-ring Binder contains documentation, suggestions, and instructions concerning the personal, financial, and household situations for Michael A. Blackledge of Albuquerque, NM. The notebook is for the edification and assistance of my spouse and personal representative, Bonnie E. Nolan-Blackledge, as well as my two beloved sons:

- Douglas Faust Blackledge
- David Lewis Blackledge

In the event of my departure from this glorious earth, it is my hope that this collection will assist my spouse/personal representative in the handling of my effects, my estate, and my personal desires. I love them and wish them well.

The lettered tabs are in alpha order and are itemized as indicated in the Table of Contents (next page). Thus the **L**-tab contains information on **L**ocks; the **W**-tab separates out copies of **W**ills; etc.

Start somewhere ...

I - Index

I-Index: [this page] The Index to the Turnover Binder - not in alpha order!

L-Locks: Locks and keys to Front Door, Storm Door, Garage Door, - and other locks such as at the KAFB Locker Room for Olympic Pool.

W-Will: Latest copy of personal will, health directive, power of attorney.

... and let it grow ...

Table of Contents

Table of Contents: *[these pages]* The Index to the Turnover Notebook – *[at Stalgren Ct]*

A-Annuities

Annuity contracts – Navy Mutual, Fidelity, Transamerica

A-Automobiles

Auto insurance, registration. **OMG!** I didn't realize we had **V=Vehicles!** Merge.

B-Beneficiaries

Provides the philosophy of how Mike disburses his assets after death; details are provided elsewhere like under **F-Financial** and **H-Home**

C-Charitable Trust Blackledge Family Fund (donor advised) with Fidelity

C-Christmas Card List from Dec 09

C-Credit Cards

Fidelity AMEX (Boo! 2% bonus card not well used; stored on Mike's dresser until they come up with another gimmick to encourage use; was paid on BillPay at Fidelity)

E-Educational Trusts (529 Plans for Charlene, Ian)

F-Financial: accounts with **USAA** and **Fidelity**; contacts; see also N-Networth.xls and I-Individual Retirement Accounts.

What might be in your Notebook?

- **A-Annuities**

Annuity contracts – Navy Mutual, Fidelity, Transamerica

A-Automobiles

Auto insurance, registration. **OMG!** I didn't realize we had **V=Vehicles**! Merge.

What might be in your Notebook?

- **B-Beneficiaries**

Provides philosophy of how to disburse assets after death; details are provided elsewhere as under:

F-Financial and **H-Home**

- **C-Charitable Trust** Blackledge Family Fund (donor advised)

C-Christmas Card List

C-Credit Cards

What might be in your Notebook?

- **E-Educational Trusts** (529 Plans for grandkids)
- **F-Financial**: accounts with **USAA** and **Fidelity**; contacts; see also N-Networth.xls and I-Individual Retirement Accounts.

Note: much of my assets have Transfer on Death registration; others, like IRAs, have list of beneficiaries.

Defense Finance (DFAS): Retiree Account Statement
Line of Credit (Equity) with Credit Union; Used for Pendaries.

What might be in your Notebook?

- **G-Genealogy**: what is your passion or special interest? You need to indicate what records should be maintained; who to notify.
- **H-Heirlooms**
- **H-Home**: Maintenance records for **home:**
Stalgren Ct NE, Albuquerque
Transfer on Death Deed (TODD) for Stalgren
Ct, plus “Sole and Separate Property”
agreement with Bonnie (3 Sept 2010)

What might be in your Notebook?

- **I-Instructions**: Last Instructions from Mike for family, friends, executor
- **I-Insurance**: spreadsheet of current policies
 1. Life Insurance
 2. Homeowner's Insurance (AFI); Umbrella Policy
 3. Auto Insurance (USAA)
- **I-Individual Retirement Accounts** (IRAs: Traditional and Roth)
 1. under Fidelity
 2. under USAA
- **I-Internet Services**: 1and1.com; Hover.com with NetIdentity

What might be in your Notebook?

- **L-Lawn**
Lawn maintenance by Aspen Leaf started in Summer 2014
- **L-Locks**: Locks and keys to Front Door, Storm Door, Garage Door, - and information on other locks such as at the KAFB Locker Room (locker #38) for Olympic Pool. Also, what about Toro house keys? Two extra copies. And the #4 Blue Sky Drive (Pendaries) key.
- **M-Marriage License**: Certified
- **M-Military Records**: Certified copy of DD form 214 (Retirement separation)
- **M-Military Retiree Pay**: and allotment
- **M-Medicare**: MyMedicare.gov (sign in and password)
- **N-Networth.xls**: spreadsheet

What might be in your Notebook?

- **O-Obituary**: (on computer; here is “recent” [OK, maybe 2005])
- **P-Passwords**
- **P-Pendaries**: Bonnie and Mike in June 2015 added a joint property: 0.13 acres at Pendaries RV Park, near Rociada, NM. Included is an Athens Park Model and the joys of another home ownership! Most paperwork is in Toro garage file cabinet. TODD?
- **S-Safe (floor)**: Inventory ... don't get excited! Ain't too interesting!
S-Sprinklers: winterize on/about 30 Oct at Stalgren Ct by plugging in heat rock Also: which station is which (changed around by Just Sprinklers in 2014!)

What might be in your Notebook?

- **T-Tickets**: Basketball season tickets (Lady Lobos)
Lobo Football season tickets (cushions as well)
- **U-Utilities**: All utility bills for Stalgren Ct house are "automatically" paid by draft or charged to a credit card (usually Capital One Quicksilver or USAA Visa).
- **V-Vehicles**:
 1. Maintenance
 2. Registration (to include Emissions Testing)
- **W-Will**: Latest copy of personal will, health directive, power of attorney.

Where to store it?

- Safe Deposit box
- Floor safe
- Or ... in plain sight!
 - Easy to get to
 - Easy to use
 - Part of everyday Life



Do you
see my
Turnover
Notebook
?

Summary

- So easy to do!
- Doesn't really cost anything
- Can really help those you leave behind
- Can help you organize, navigate your Life
- Keep it within reach
 - When a statement or a bill comes in, consider adding it!
 - When you make a contact (Financial, home, whatever) consider adding it!
 - Figure out how to provide access to passwords
 - Work on your Family Heirlooms list